Fill in this information to identify your case:

Debtor 1: **Stuart Elder Bayley**
First Name / Middle Name / Last Name

Debtor 2 (Spouse if, filing):
First Name / Middle Name / Last Name

United States Bankruptcy Court for the: EASTERN DISTRICT OF NORTH CAROLINA

Case number (if known): **16-04792-5**

■ Check if this is an amended filing

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information 12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

Part 1: Summarize Your Assets

	Your assets Value of what you own
1. **Schedule A/B: Property** (Official Form 106A/B)	
1a. Copy line 55, Total real estate, from Schedule A/B	$ **243,650.00**
1b. Copy line 62, Total personal property, from Schedule A/B	$ **22,050.00**
1c. Copy line 63, Total of all property on Schedule A/B	$ **265,700.00**

Part 2: Summarize Your Liabilities

	Your liabilities Amount you owe
2. *Schedule D: Creditors Who Have Claims Secured by Property* (Official Form 106D)	
2a. Copy the total you listed in Column A, *Amount of claim,* at the bottom of the last page of Part 1 of *Schedule D*	$ **614,447.00**
3. *Schedule E/F: Creditors Who Have Unsecured Claims* (Official Form 106E/F)	
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of *Schedule E/F*	$ **156,026.00**
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of *Schedule E/F*	$ **3,660.00**
Your total liabilities	$ **774,133.00**

Part 3: Summarize Your Income and Expenses

4. *Schedule I: Your Income* (Official Form 106I) Copy your combined monthly income from line 12 of *Schedule I*	$ **4,271.71**
5. *Schedule J: Your Expenses* (Official Form 106J) Copy your monthly expenses from line 22c of *Schedule J*	$ **4,175.00**

Part 4: Answer These Questions for Administrative and Statistical Records

6. **Are you filing for bankruptcy under Chapters 7, 11, or 13?**

☐ No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.

■ Yes

7. **What kind of debt do you have?**

■ **Your debts are primarily consumer debts.** *Consumer debts* are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.

☐ **Your debts are not primarily consumer debts**. You have nothing to report on this part of the form. *Check this box* and submit this form to the court with your other schedules.

Debtor 1 **Stuart Elder Bayley** Case number *(if known)* **16-04792-5**

8. **From the *Statement of Your Current Monthly Income*:** Copy your total current monthly income from Official Form 122A-1 Line 11; **OR**, Form 122B Line 11; **OR**, Form 122C-1 Line 14. $ **2,566.43**

9. **Copy the following special categories of claims from Part 4, line 6 of *Schedule E/F*:**

From Part 4 on *Schedule E/F*, copy the following:	**Total claim**
9a. Domestic support obligations (Copy line 6a.)	$ **0.00**
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	$ **156,026.00**
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	$ **0.00**
9d. Student loans. (Copy line 6f.)	$ **0.00**
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	$ **0.00**
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+$ **0.00**
9g. **Total.** Add lines 9a through 9f.	$ **156,026.00**

Fill in this information to identify your case and this filing:

Debtor 1: **Stuart Elder Bayley**
First Name / Middle Name / Last Name

Debtor 2 (Spouse, if filing):
First Name / Middle Name / Last Name

United States Bankruptcy Court for the: EASTERN DISTRICT OF NORTH CAROLINA

Case number **16-04792-5**

■ Check if this is an amended filing

Official Form 106A/B
Schedule A/B: Property

12/15

In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest In

1. **Do you own or have any legal or equitable interest in any residence, building, land, or similar property?**

☐ No. Go to Part 2.

■ Yes. Where is the property?

1.1

328 Loder Ave.
Street address, if available, or other description

Wilmington **NC** **28409-0000**
City State ZIP Code

New Hanover
County

What is the property? Check all that apply

■ Single-family home
☐ Duplex or multi-unit building
☐ Condominium or cooperative
☐ Manufactured or mobile home
☐ Land
☐ Investment property
☐ Timeshare
☐ Other

Who has an interest in the property? Check one

☐ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
■ At least one of the debtors and another

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property?	**Current value of the portion you own?**
$487,300.00	**$243,650.00**

Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.

Tenants by the Entirety

☐ **Check if this is community property** (see instructions)

Other information you wish to add about this item, such as local property identification number:

ARID: R07620-004-002-000 and R07620-004-002-000 (adjacent lots)
Owned jointly with non-filing spouse.
Tax Value used

2. **Add the dollar value of the portion you own for all of your entries from Part 1, including any entries for pages you have attached for Part 1. Write that number here...=>** **$243,650.00**

Part 2: Describe Your Vehicles

Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on *Schedule G: Executory Contracts and Unexpired Leases.*

3. **Cars, vans, trucks, tractors, sport utility vehicles, motorcycles**

☐ No
■ Yes

3.1 Make: **GMC**
Model: **Sierra 3500 pickup**
Year: **2006**
Approximate mileage: **161,000 (est.)**
Other information:
Vehicle has been totalled for insurance purposes. Odometer no longer functioning.

NADA average trade in value used.

Who has an interest in the property? Check one
■ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ **Check if this is community property** (see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property?	**Current value of the portion you own?**
$10,300.00	**$10,300.00**

3.2 Make: **Jeep**
Model: **Renegade CJ 7**
Year: **1985**
Approximate mileage: **114,500**
Other information:
NADA low retail value used

Who has an interest in the property? Check one
■ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ **Check if this is community property** (see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property?	**Current value of the portion you own?**
$3,250.00	**$3,250.00**

3.3 Make:
Model:
Year:
Approximate mileage:
Other information:
Trailer 16 X 7 (tandem axle)

value based on Debtor's estmate.

Who has an interest in the property? Check one
■ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ **Check if this is community property** (see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property?	**Current value of the portion you own?**
$300.00	**$300.00**

3.4 Make: **John Deere**
Model: **Lawn mower**
Year: **2013**
Approximate mileage:
Other information:
Residential lawn mower.

Value based on Debtor's estimate

Who has an interest in the property? Check one
■ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ **Check if this is community property** (see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property?	**Current value of the portion you own?**
$300.00	**$300.00**

Debtor 1 Stuart Elder Bayley   Case number (if known) 16-04792-5

4. **Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories**
Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories

☐ No
■ Yes

4.1 Make:
Model:
Year: 1987
Other information:
17 foot boat. very poor condition.
Not in use for 4 years.

Who has an interest in the property? Check one
■ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ **Check if this is community property** (see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property?	Current value of the portion you own?
$100.00	$100.00

4.2 Make:
Model:
Year:
Other information:
Dump trailer, 16 feet, tandem axle.
Value based on Debtor's estimate

Who has an interest in the property? Check one
■ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ **Check if this is community property** (see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property?	Current value of the portion you own?
$3,000.00	$3,000.00

4.3 Make: Proline
Model:
Year: 1987
Other information:
17 foot center console boat. Steering wheel freezes up and hydraulics are not functioning
Value based on Debtor's estimate

Who has an interest in the property? Check one
■ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ **Check if this is community property** (see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property?	Current value of the portion you own?
$500.00	$500.00

4.4 Make: Happy Traveller
Model:
Year: 1982
Other information:
14 foot fiberglass flat bottom skiff. No motor.
Value based on Debtor's estimate.

Who has an interest in the property? Check one
■ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ **Check if this is community property** (see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property?	Current value of the portion you own?
$250.00	$250.00

5 **Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for pages you have attached for Part 2. Write that number here...=>** **$18,000.00**

Part 3: **Describe Your Personal and Household Items**

Do you own or have any legal or equitable interest in any of the following items?

Current value of the portion you own?
Do not deduct secured claims or exemptions.

6. **Household goods and furnishings**
Examples: Major appliances, furniture, linens, china, kitchenware
☐ No
■ Yes. Describe.....

Description	Value
Kitchen appliances, dining and living room furniture, bedroom furniture Location: 328 Loder Ave, Wilmington NC 28409	**$1,500.00**
Lawn mower, yard implements Location: 328 Loder Ave, Wilmington NC 28409	**$250.00**
computer Location: 328 Loder Ave, Wilmington NC 28409	**$250.00**

7. **Electronics**
Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games
■ No
☐ Yes. Describe.....

8. **Collectibles of value**
Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles
■ No
☐ Yes. Describe.....

9. **Equipment for sports and hobbies**
Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments
■ No
☐ Yes. Describe.....

10. **Firearms**
Examples: Pistols, rifles, shotguns, ammunition, and related equipment
■ No
☐ Yes. Describe.....

11. **Clothes**
Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories
☐ No
■ Yes. Describe.....

Description	Value
Clothing Location: 328 Loder Ave, Wilmington NC 28409	**$200.00**

12. **Jewelry**
Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver
☐ No
■ Yes. Describe.....

Description	Value
Misc. jewelry Location: 328 Loder Ave, Wilmington NC 28409	**$250.00**

13. **Non-farm animals**
Examples: Dogs, cats, birds, horses
■ No
☐ Yes. Describe.....

Debtor 1 **Stuart Elder Bayley** Case number *(if known)* **16-04792-5**

14. **Any other personal and household items you did not already list, including any health aids you did not list**

■ No
☐ Yes. Give specific information.....

15. **Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached for Part 3. Write that number here ....** **$2,450.00**

Part 4: **Describe Your Financial Assets**

Do you own or have any legal or equitable interest in any of the following?	**Current value of the portion you own?** Do not deduct secured claims or exemptions.

16. **Cash**
Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition

■ No
☐ Yes...

17. **Deposits of money**
Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each.

☐ No
■ Yes........................ Institution name:

		Institution name	
17.1.	**Checking**	**Suntrust # 8397**	**$900.00**
17.2.	**Checking**	**State Employees CU # 0906**	**$200.00**

18. **Bonds, mutual funds, or publicly traded stocks**
Examples: Bond funds, investment accounts with brokerage firms, money market accounts

■ No
☐ Yes................. Institution or issuer name:

19. **Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture**

☐ No
■ Yes. Give specific information about them..................

Name of entity:	% of ownership:	
Always on Top Roofing, LLC **Sole member of company** **No net worth**	**100** %	**$0.00**

20. **Government and corporate bonds and other negotiable and non-negotiable instruments**
Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders.
Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them.

■ No
☐ Yes. Give specific information about them
Issuer name:

21. **Retirement or pension accounts**
Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans

■ No
☐ Yes. List each account separately.
Type of account: Institution name:

22. **Security deposits and prepayments**
Your share of all unused deposits you have made so that you may continue service or use from a company
Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others

■ No
☐ Yes. .... Institution name or individual:

23. **Annuities** (A contract for a periodic payment of money to you, either for life or for a number of years)

■ No
☐ Yes............ Issuer name and description.

24. **Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program.**
26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1).

■ No
☐ Yes............ Institution name and description. Separately file the records of any interests.11 U.S.C. § 521(c):

25. **Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit**

■ No
☐ Yes. Give specific information about them...

26. **Patents, copyrights, trademarks, trade secrets, and other intellectual property**
Examples: Internet domain names, websites, proceeds from royalties and licensing agreements

■ No
☐ Yes. Give specific information about them...

27. **Licenses, franchises, and other general intangibles**
Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses

■ No
☐ Yes. Give specific information about them...

Money or property owed to you?	**Current value of the portion you own?** Do not deduct secured claims or exemptions.

28. **Tax refunds owed to you**

■ No
☐ Yes. Give specific information about them, including whether you already filed the returns and the tax years.......

29. **Family support**
Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement

■ No
☐ Yes. Give specific information......

30. **Other amounts someone owes you**
Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else

■ No
☐ Yes. Give specific information..

31. **Interests in insurance policies**
Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance

■ No
☐ Yes. Name the insurance company of each policy and list its value.

Company name: Beneficiary: Surrender or refund value:

32. **Any interest in property that is due you from someone who has died**
If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died.

■ No
☐ Yes. Give specific information..

Debtor 1 **Stuart Elder Bayley** Case number *(if known)* **16-04792-5**

33. **Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment**
Examples: Accidents, employment disputes, insurance claims, or rights to sue

■ No
☐ Yes. Describe each claim.........

34. **Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims**

■ No
☐ Yes. Describe each claim.........

35. **Any financial assets you did not already list**

☐ No
■ Yes. Give specific information..

2 ladders, brake (for use in bending metal), nail guns, hammers **Location: 328 Loder Ave, Wilmington NC 28409**	**$500.00**

36. **Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached for Part 4. Write that number here**............ **$1,600.00**

Part 5: Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1.

37. **Do you own or have any legal or equitable interest in any business-related property?**

■ No. Go to Part 6.
☐ Yes. Go to line 38.

Part 6: Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In.
If you own or have an interest in farmland, list it in Part 1.

46. **Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?**

■ No. Go to Part 7.
☐ Yes. Go to line 47.

Part 7: Describe All Property You Own or Have an Interest in That You Did Not List Above

53. **Do you have other property of any kind you did not already list?**
Examples: Season tickets, country club membership

■ No
☐ Yes. Give specific information.........

54. **Add the dollar value of all of your entries from Part 7. Write that number here** **$0.00**

Part 8: List the Totals of Each Part of this Form

55.	**Part 1: Total real estate, line 2**		**$243,650.00**
56.	**Part 2: Total vehicles, line 5**	**$18,000.00**	
57.	**Part 3: Total personal and household items, line 15**	**$2,450.00**	
58.	**Part 4: Total financial assets, line 36**	**$1,600.00**	
59.	**Part 5: Total business-related property, line 45**	**$0.00**	
60.	**Part 6: Total farm- and fishing-related property, line 52**	**$0.00**	
61.	**Part 7: Total other property not listed, line 54** +	**$0.00**	
62.	**Total personal property.** Add lines 56 through 61...	**$22,050.00**	Copy personal property total **$22,050.00**
63.	**Total of all property on Schedule A/B**. Add line 55 + line 62		**$265,700.00**

Fill in this information to identify your case:

Debtor 1 **Stuart Elder Bayley**
First Name Middle Name Last Name

Debtor 2
(Spouse if, filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: EASTERN DISTRICT OF NORTH CAROLINA

Case number **16-04792-5**
(if known)

■ Check if this is an amended filing

Official Form 106D

Schedule D: Creditors Who Have Claims Secured by Property

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known).

1. Do any creditors have claims secured by your property?

☐ No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form.

■ Yes. Fill in all of the information below.

Part 1: List All Secured Claims

2. List all secured claims. If a creditor has more than one secured claim, list the creditor separately for each claim. If more than one creditor has a particular claim, list the other creditors in Part 2. As much as possible, list the claims in alphabetical order according to the creditor's name.

	Column A	Column B	Column C
	Amount of claim Do not deduct the value of collateral.	**Value of collateral that supports this claim**	**Unsecured portion** If any
2.1 Cit Bank Na	$460,000.00	$487,300.00	$0.00
2.2 Internal Revenue Service	$85,247.00	$487,300.00	$57,947.00

2.1 **Cit Bank Na**
Creditor's Name

Att: Managing Officer/Agent
6900 Beatrice FSB
Kalamazoo, MI 49009
Number, Street, City, State & Zip Code

Describe the property that secures the claim:

328 Loder Ave. Wilmington, NC 28409 New Hanover County ARID: R07620-004-002-000 and R07620-004-002-000 (adjacent lots) Owned jointly with non-filing spouse. Tax Value used

As of the date you file, the claim is: Check all that apply.
☐ Contingent
☐ Unliquidated
☐ Disputed

Who owes the debt? Check one.
■ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ **Check if this claim relates to a community debt**

Nature of lien. Check all that apply.
☐ An agreement you made (such as mortgage or secured car loan)
☐ Statutory lien (such as tax lien, mechanic's lien)
☐ Judgment lien from a lawsuit
■ Other (including a right to offset) **First Mortgage**

Date debt was incurred **Opened 12/06 Last Active 6/10/10**

Last 4 digits of account number **2555**

2.2 **Internal Revenue Service**
Creditor's Name

Att: Managing Officer/Agent
PO Box 7346
Philadelphia, PA 19101-7346
Number, Street, City, State & Zip Code

Describe the property that secures the claim:

328 Loder Ave. Wilmington, NC 28409 New Hanover County ARID: R07620-004-002-000 and R07620-004-002-000 (adjacent lots) Owned jointly with non-filing spouse. Tax Value used

As of the date you file, the claim is: Check all that apply.
☐ Contingent
☐ Unliquidated

Debtor 1 **Stuart Elder Bayley** — Case number (if know) **16-04792-5**

First Name / Middle Name / Last Name

☐ Disputed

Who owes the debt? Check one.

■ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ **Check if this claim relates to a community debt**

Nature of lien. Check all that apply.

☐ An agreement you made (such as mortgage or secured car loan)
■ Statutory lien (such as tax lien, mechanic's lien)
☐ Judgment lien from a lawsuit
☐ Other (including a right to offset)

Date debt was incurred 2015 — **Last 4 digits of account number** 0401

2.3 **J. Ross Simeon**
Creditor's Name

c/o Wright, Worley, Pope, et. al.
52 Physicians Drive
Supply, NC 28462
Number, Street, City, State & Zip Code

Describe the property that secures the claim: $48,200.00 — $487,300.00 — $48,200.00

328 Loder Ave. Wilmington, NC 28409 New Hanover County ARID: R07620-004-002-000 and R07620-004-002-000 (adjacent lots) Owned jointly with non-filing spouse.
Tax Value used

As of the date you file, the claim is: Check all that apply.

☐ Contingent
☐ Unliquidated
☐ Disputed

Who owes the debt? Check one.

■ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ **Check if this claim relates to a community debt**

Nature of lien. Check all that apply.

☐ An agreement you made (such as mortgage or secured car loan)
☐ Statutory lien (such as tax lien, mechanic's lien)
■ Judgment lien from a lawsuit
☐ Other (including a right to offset)

Date debt was incurred 2016 — **Last 4 digits of account number**

2.4 **Jeffrey S. Pinney**
Creditor's Name

5552 Carolina Beach Road, Suite B
Wilmington, NC 28412
Number, Street, City, State & Zip Code

Describe the property that secures the claim: $21,000.00 — $0.00 — $21,000.00

As of the date you file, the claim is: Check all that apply.

☐ Contingent
☐ Unliquidated
☐ Disputed

Who owes the debt? Check one.

■ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ **Check if this claim relates to a community debt**

Nature of lien. Check all that apply.

☐ An agreement you made (such as mortgage or secured car loan)
☐ Statutory lien (such as tax lien, mechanic's lien)
■ Judgment lien from a lawsuit
☐ Other (including a right to offset)

Date debt was incurred — **Last 4 digits of account number** 2651

Add the dollar value of your entries in Column A on this page. Write that number here:	**$614,447.00**
If this is the last page of your form, add the dollar value totals from all pages. Write that number here:	**$614,447.00**

Part 2: List Others to Be Notified for a Debt That You Already Listed

Debtor 1 **Stuart Elder Bayley** Case number (if know) **16-04792-5**

First Name Middle Name Last Name

Use this page only if you have others to be notified about your bankruptcy for a debt that you already listed in Part 1. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the creditor in Part 1, and then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Part 1, list the additional creditors here. If you do not have additional persons to be notified for any debts in Part 1, do not fill out or submit this page.

☐

Name, Number, Street, City, State & Zip Code	
Attorney Jason Vaughn **Att: Managing Officer/Agent** **4932 Oleander Drive** **Wilmington, NC 28403**	On which line in Part 1 did you enter the creditor? **2.4** Last 4 digits of account number ___

Fill in this information to identify your case:

Debtor 1 **Stuart Elder Bayley**
First Name Middle Name Last Name

Debtor 2
(Spouse if, filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: EASTERN DISTRICT OF NORTH CAROLINA

Case number **16-04792-5**
(if known)

■ Check if this is an amended filing

Official Form 108

Statement of Intention for Individuals Filing Under Chapter 7

12/15

If you are an individual filing under chapter 7, you must fill out this form if:

- ■ **creditors have claims secured by your property, or**
- ■ **you have leased personal property and the lease has not expired.**

You must file this form with the court within 30 days after you file your bankruptcy petition or by the date set for the meeting of creditors, whichever is earlier, unless the court extends the time for cause. You must also send copies to the creditors and lessors you list on the form

If two married people are filing together in a joint case, both are equally responsible for supplying correct information. Both debtors must sign and date the form.

Be as complete and accurate as possible. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known).

Part 1: List Your Creditors Who Have Secured Claims

1. **For any creditors that you listed in Part 1 of Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D), fill in the information below.**

Identify the creditor and the property that is collateral	What do you intend to do with the property that secures a debt?	Did you claim the property as exempt on Schedule C?
Creditor's name: **Cit Bank Na** Description of property securing debt: **328 Loder Ave. Wilmington, NC 28409 New Hanover County ARID: R07620-004-002-000 and R07620-004-002-000 (adjacent lots) Owned jointly with non-filing spouse. Tax Value used**	■ Surrender the property. ☐ Retain the property and redeem it. ☐ Retain the property and enter into a *Reaffirmation Agreement.* ☐ Retain the property and [explain]:	■ No ☐ Yes
Creditor's name: **Internal Revenue Service** Description of **328 Loder Ave. Wilmington, NC 28409 New Hanover County ARID: R07620-004-002-000 and R07620-004-002-000 (adjacent lots) Owned jointly with non-filing**	■ Surrender the property. ☐ Retain the property and redeem it. ☐ Retain the property and enter into a *Reaffirmation Agreement.*	■ No ☐ Yes

property securing debt: **spouse. Tax Value used**	☐ Retain the property and [explain]:	
Creditor's name: **J. Ross Simeon** Description of property securing debt: **328 Loder Ave. Wilmington, NC 28409 New Hanover County ARID: R07620-004-002-000 and R07620-004-002-000 (adjacent lots) Owned jointly with non-filing spouse. Tax Value used**	■ Surrender the property. ☐ Retain the property and redeem it. ☐ Retain the property and enter into a *Reaffirmation Agreement.* ☐ Retain the property and [explain]:	■ No ☐ Yes
Creditor's name: **Jeffrey S. Pinney** Description of property securing debt:	■ Surrender the property. ☐ Retain the property and redeem it. ☐ Retain the property and enter into a *Reaffirmation Agreement.* ☐ Retain the property and [explain]:	■ No ☐ Yes

Part 2: List Your Unexpired Personal Property Leases

For any unexpired personal property lease that you listed in Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G), fill in the information below. Do not list real estate leases. Unexpired leases are leases that are still in effect; the lease period has not yet ended. You may assume an unexpired personal property lease if the trustee does not assume it. 11 U.S.C. § 365(p)(2).

Describe your unexpired personal property leases	Will the lease be assumed?
Lessor's name: Description of leased Property:	☐ No ☐ Yes
Lessor's name: Description of leased Property:	☐ No ☐ Yes
Lessor's name: Description of leased Property:	☐ No ☐ Yes
Lessor's name: Description of leased Property:	☐ No ☐ Yes
Lessor's name: Description of leased Property:	☐ No ☐ Yes
Lessor's name: Description of leased Property:	☐ No ☐ Yes
Lessor's name:	☐ No

Debtor 1 **Stuart Elder Bayley** Case number (*if known*) **16-04792-5**

Description of leased Property:

☐ Yes

Part 3: Sign Below

Under penalty of perjury, I declare that I have indicated my intention about any property of my estate that secures a debt and any personal property that is subject to an unexpired lease.

X ***/s/ Stuart Elder Bayley***
Stuart Elder Bayley
Signature of Debtor 1

Date **February 1, 2017**

X
Signature of Debtor 2

Date